Purchasing Practices of Food, Clothing and Consumer Durables Among Farm Families of Gadag District

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INTRODUCTION

Everyone who spends money to buy goods and services from the market is a buyer, but a buyer who makes use of goods and services for his / her living to maintain a good physical and mental health is a consumer. A common man as a consumer has a wide range of expectations such as price, correct weight and measurement, purity packaging, service during and service after the sale.

As per the Consumer Protection Act (CPA) No. 68 of 1986, for the purpose of goods and services, "Consumer" means any person who –

➤ Buys any goods for consideration which has been paid or promised, or partly paid and partly promised or under any system of deferred payment and includes any use of such goods other than the person who buys such goods for consideration paid or promised or partly promised, or under any system of deferred payment when such use is made with the approval of such person, but does not include a person who obtains such goods for resale or for any commercial purpose; or

➤ Hires any service or services for consideration which has been paid or promised, or partly paid and partly promised or under any system of deferred payment and includes any beneficiary of such services other than the person who hires the services for consideration paid or promised or partly paid and partly promised, or under any system of deferred payment, when such services are availed of with the approval of the first mentioned person.

Consumers are the pillars of the economy. The philosophy of marketing is based on the consumer. The consumer is not only the heart of marketing but also the controller of marketing functions. A consumer is completely dependent on the market to meet his / her needs. Hence, purchasing becomes an inevitable activity in every family. Purchasing is a dynamic science and most important function of every family and a homemaker must devote time, attention and energy for it.

The family as a consuming unit purchases a variety of goods and services to satisfy its wants and is always influenced by certain considerations which lead them to select a particular commodity or go to a particular store or shop. Selection of a particular commodity depends on income of the consumers and necessity of the product to the individual. So Walter says, "consumer behaviour is the process where by individuals decide what, when, where, how, and from whom to purchase goods and services". A consumer compares the prices, quality etc in a number of stores before finally purchasing the goods.

Consumers in India are very heterogeneous in composition, following different religions, speaking different languages, using different products and services and adhering closely to their tradition. However, studies conducted on rural consumerism are very few and scanty. Hence, the present study has been taken up with the aim of studying the purchasing habits and source of information for purchasing of consumable goods and consumer durables by farm families of different landholdings.

REVIEWS

Purchasing practices of consumers in Parbhani was studied by Kulkarni and Murali (1996). The results revealed that 83.50 per cent of the consumers were seeking information from television regarding the products availability and this was followed by neighbors (71.00%) and newspapers (69.50%). Consumers preferred retail market for the purchase of groceries (65.00%), milk and milk products (100.00%), vegetables (100.00%), fruits (100.00%) and snacks (75.00%) and the mode of payment was by cash. Majority (75.00%) of the consumers were cautious about the quality of food products they purchased.

Study on clothing consumption pattern of rural and urban families was conducted by Kulloli (1995) in Dharwad. The study revealed that rural respondents considered price (65.50%) as an important factor whereas urban respondents

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considered durability (45.50%) while purchasing clothing garments. Both rural and urban respondents purchased their dress material either during festival (55.56% of rural and 58.89% of urban) or whenever needed (75.50% of rural and 53.30% of urban). Retail shops situated locally or in nearby cities were the places from where more than 60.00 per cent of the respondents made their purchases. Majority of the rural (91.10%) and urban (83.30%) respondents always demanded the receipt on purchase of clothing material.

Sarwade (2002) conducted a study in Adul, Paithan and Sangvi villages of Marathwada region and the author has concluded that majority of the respondents owned consumer durables. More than half of the respondents owned television, radio, tape recorder, bicycle, fan, clock and wrist watch in all the three villages. Least percentage of them owned sofa, camera, motorcycle and sewing machine. Price was the most important factor which influenced the purchasing decision as against the quality of the product.

METHODOLOGY

Gadag district of North Karnataka was the research operational area. Survey was conducted in three taluks namely Gadag (75 km), Naragund (75 km) and Ron (90 km) taluks of Gadag district. From these selected taluks, five per cent of the villages from each taluk were selected. Thus three, five and two villages from Gadag, Ron and Nargund taluks respectively were selected. So total number of villages selected for the study were ten. Purposive sampling technique was adopted for the selection of households of different landholdings viz., landless, small, medium and big farmers. Twenty households from each village comprising of five samples from each category of landholdings were selected. Thus, fifty households from each category of landholdings formed the total number of 200 households. The head of the family was considered as the respondent for the collection of data.

A self structured questionnaire was administered for the collection of household survey data. Using this questionnaire, the required data was collected by personal interview method. Data was coded, tabulated, analyzed and interpreted by using suitable statistical parameters.

Farmer classification : Landholding size Landless agricultural labour (LL) : Family does not have any land and is mainly dependent on agricultural wage income Small farmer (SF) : Family not having more than 2.5 acres of irrigated land or less than 5 acres of dry land. Medium farmer (MF) : Family having more than 2.5 acres of irrigated land or more than 5 acres and less than 10 acres of dry land.

than 10 acres of dry land.

Family having more than 5 acres of irrigated land or 10 acres or more

CLASSIFICATION OF FARMERS

Source: Directorate of Economics and Statistics, Ministry of Agriculture, GOI

RESULTS AND DISCUSSION

Big farmer (BF)

Table 1 shows the place of purchase of food items by the farm families of different landholdings. Regarding purchase of groceries, maximum number of households of all the categories (62.00%, 76.00%, 78.00% and 66.00% of LL, SF, MF and BF respectively), purchased their groceries from a nearby town. However, perishables were purchased from nearby town by LL (30.00%), SF (42.00%), MF (44.00%) and BF (40.00%). LL, SF, MF and BF (40.00, 28.00, 40.00, and 42.00 per cent respectively) purchased from village sandy market. More than 70.00 per cent of respondents from all the landholdings purchased the ready mixes from nearby town and few purchased from retail shops and village sandy market. Bakery and confectionaries were purchased from shops of nearby town by LL (78.00%), SF (82.00%), MF (82.00%) and BF (82.00%).

Irrespective of categories, maximum number of households purchased the groceries (70.50%), perishables (39.00%), ready mixes (83.00%), and bakery and confectionaries (81.00%) from nearby town. This may be due to the fact that the prices are comparatively less, good quality items are available and the respondents have faith on the shopkeeper. However, very few respondents purchased the groceries (4.00%) from the wholesale market since consumers could not afford to buy in bulk at the wholesalers.

Table 2 shows the frequency and mode of purchase of food items by farm families of different landholdings. Maximum number of households from LL (60.00%), SF (48.00%), MF (54.00%) and BF (36.00%) purchased groceries weekly. Fortnightly and monthly purchase of groceries was reported by few families of all landholdings. However, weekly purchase of groceries was obvious among all the categories of farm families. Perishables were purchased weekly by

Table 1: Place of purchase of food items by farm families of different landholdings

Place of			Groceries	ries		Perishables Ready mixes	I P	Perishables	les			R	Ready mixes	xes	0		Bakery and confectionaries	nd confe	ctionarie	
purchase	TT	SF	MF	BF	Total	TT	SF	MF	BF	Total	TT	SF	MF	BF	Total	TT	SF	SF MF	BF	Total
Nearby town	31 (62.00)	38 (76.00)	39 (78.00)	31 38 39 33 (62.00) (76.00) (78.00) (66.00)	141 15 (70.50) (30.00	(30.00)	21 (42.00)	22 (44.00)	20 (40.00)	78 (39.00)	37 (74.00)	40 (80.00)	45 (90.00)	44 (88.00)	166 (83.00)	39 (78.00)	21 22 20 78 37 40 45 44 166 39 41 41 41 162 30 (42.00) (44.00) (39.00) (74.00) (80.00) (88.00) (88.00) (83.00) (82.00) (8	41 (82.00)	41 (82.00)	162 (81.00)
Village sandy market	4 (8.00)	8 (16.00)	(12.00)	12 (24.00)	4 8 6 15 12.00) (16.00) (16.00) (24.00) (24.00) (40.00) (28.00) (40.00) (42.00) (37.50) (4.00) (6.00) (6.00) (8.00) (8.00) (12.00) (7.50) (7.50) (18.0	20 (40.00)	14 (28.00)	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	21 (42.00)	75 (37.50)	(4.00)	3 (6.00)	4 (8.00)	6 (12.00)	15 (7.50)	11 (22.00)	(7.50) (18.00) (18.00) (18.00)	9 (18.00)	8 (16.00)	37 (18.50)
Fair price 17 shop (34.00)	$\begin{vmatrix} 17 & 17 \\ (34.00) & (34.00) \end{vmatrix}$	17 (34.00)	-	1	34 (17.00)	1	1	1	ı	1	ı	ı		1		1	ı	1	1	1
Retail shop 15 (30.00)	15 (30.00)	15 (30.00) (6.00)	3 (6.00)	ı	21 (10.50)	(2.00)			,	1 (0.50)	$ \begin{array}{c cccc} 1 & 11 & 7 & 1 \\ (0.50) & (22.00) & (14.00) & (2.00) \end{array} $	7 (14.00)	1 (2.00)	1	19 (9.50)				$\begin{pmatrix} 1 & 1 \\ (2.00) & (0.50) \end{pmatrix}$	1 (0.50)
Wholesale market	1	(2.00)	2 (4.00)	5 (10.00)	8 (4.00)	1	1	1	1	1	1	ı	1	1		1	1	1	1	1
Street hawkers	1	ı	1	1	,	(6.00)	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	(2.00)	2 (4.00)	9 (4.50)		,		1	ı	1	-	1	-	,

Note: Figures in parentheses indicate percentage.

Table 2: Frequency and mode of purchase of food items by farm families of different landholdings

Frequency		Groc	Groceries			.		Peri	Perishables			Ready mixes	mixes		Perishables Ready mixes Bake	Bake	Bakery and confectionaries	onfection	aries	
and mode of purchase	LL	SF	MF	BF	Total	TT	SF	MF	BF	Total	TT	SF	MF	BF	Total	ТТ	SF	MF	BF	Total
Frequency of purchase																				
Daily	-	1	1	-	ı	$ \begin{vmatrix} 8 & 8 \\ (16.00) & (16.00) \end{vmatrix} $ (1	(16.00)	(18.00)	$\begin{vmatrix} 9 & 10 \\ (18.00) & (20.00) \end{vmatrix}$	(17.50)	1	ı	ı	1	1	-	(2.00)	-	(2.00)	(1.00)
Alternative day	(4.00)	(2.00)	(2.00)	$(2.00) \begin{vmatrix} 1 & 1 & 5 \\ (2.00) & (2.50) \end{vmatrix}$	(2.50)	(6.00)	(6.00)	3.00	(16.00)	(8.50)	1	-	1	(2.00)	(0.50)	(4.00)	(4.00)	(6.00)	(16.00)	(7.50)
Weekly	30 (60.00)	(48.00)	(54.00) (36.00)	(36.00)	99 (42. (49.50)	(42.00)	10 (40.00)	22 (44.00)	$\begin{array}{c c} 1 & 10 & 22 & 18 \\ .00) & (40.00) & (44.00) & (36.00) \end{array}$	(40.50)	(46.00)	(36.00)	(26.00)	(58.00)	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	(42.50)	$\begin{pmatrix} 21 \\ (42.50) \end{pmatrix} \begin{pmatrix} 26 \\ (52.00) \end{pmatrix}$	(56.00)	(64.00)	(53.50)
Fortnightly	(20.00)	(24.00)	$\begin{pmatrix} 11 & 14 \\ (22.00) & (28.00) \end{pmatrix}$	(28.00)	47 (23.50)	(12	(14.00)	(18.00)	(14.00)	28 (14.00)	(36.00)	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	(30.00)	(30.00)	(39.50)	(34.00)	$ \begin{array}{c c} 17 & 15 \\ (34.00) & (30.00) \end{array} $	(30.00)	7	(27.00)
Monthly	$\begin{pmatrix} 24\\ (48.00) \end{pmatrix}$ (3	(50.00)	(12.00)	(22.00)	$ \begin{array}{c c} 25 \\ (50.00) & (12.00) & (22.00) & (66) \\ \end{array} $	(2.00)	1	(2.00)	-	(1.00)	(18.00)	(22.00)	(24.00)	(10.00)	$ \begin{array}{c c} 9 & 11 & 12 \\ (18.00) & (22.00) & (24.00) & (10.00) & (18.50) \\ \end{array} $	(20.00)	(12.00	(8.00)	(4.00)	(11.00)
Annually	(2.00)	(10.00)	$(10.00) \left(10.00 \right) \left(12.00 \right)$	(12.00)	(8.50)	1	1	1	1	1		1	ı	1	ı	,	ı	ı		1
Mode of purchase																				
Cash	44 (88.00)	48 (96.00)	49 (98.00)	49 (98.00)	48 49 190 3 (96.00) (98.00) (98.00) (95.00) (68.	34 (68.00)	34 (68.00)	38 (76.00)	38 (76.00)	144 (72.00)	48 (96.00)	.00) (68.00) (76.00) (76.00) (72.00) (96.00) (100.00) (100.00)	50 (100.00)	5.0 (100.00)	198 9.00)	47 (94.00)	47 48 (94.00) (96.00)	48 (96.00)	50 (100.00)	193 (96.50)
Credit	(12.00)	(4.00)	(2.00)	(2.00)	$\begin{pmatrix} 6 \\ (12.00) \end{pmatrix} \begin{pmatrix} 2 \\ (4.00) \end{pmatrix} \begin{pmatrix} 1 \\ (2.00) \end{pmatrix} \begin{pmatrix} 1 \\ (2.00) \end{pmatrix} \begin{pmatrix} 5.00 \\ (5.00) \end{pmatrix} \begin{pmatrix} 10 \\ (10 \end{pmatrix}$	(10.00)	(8.00)	(10.00)	$ \begin{array}{c cccc} 5 & 5 & 19 & 2 \\ (10.00) & (10.00) & (9.50) & (4.00) \end{array} $	(9.50)	(4.00)	,	1		2 1.00)		$\begin{pmatrix} 3 & 2 \\ (6.00) & (4.00) \end{pmatrix}$	(4.00)	-	(3.50)
Note · Figures in parentheses indicate percentage	in paren	theses it	ndicate n	ercentac	7.6															

Note: Figures in parentheses indicate percentage.

42.00, 40.00, 44.00 and 36.00 per cent of LL, SF, MF and BF respectively and this was followed by daily and fortnightly purchase by some families of all the landholdings. Ready mixes were purchased weekly by LL (46.00%), SF (36.00%), MF (26.00%) and BF (58.00%) followed by fortnightly purchase with the percentage of 36.00, 42.00, 50.00 and 30.00 per cent of LL, SF, MF and BF respectively. More than half of the households (except landless) purchased the bakery and confectionaries on a weekly basis (LL 42.00%, SF 52.00%, MF 56.00% and BF 64.00%). According to the table, maximum number of respondents from all the groups purchased the groceries (49.50%), perishables (40.50%), ready mixes (41.50%) and bakery products and confectionaries (53.50%) on a weekly basis due to availability of money in hand and lack of storage facilities.

More than 60.00 per cent of LL, SF, MF and BF adopted cash payment system for purchase of groceries, perishables, ready mixes and bakery and confectionaries. Thus, irrespective of all the groups, more number of families adopted cash payment system for the purchase of groceries (95.00%), perishables (72.00%), ready mixes (99.00%) and bakery products and confectionaries (96.50%). Credit system was reported by few families among the selected households. Table 3 shows the place of purchase of garments by the selected households. More than 85.00 per cent of households from all the landholdings shopped their daily wear garments (for women and men) from the shops located in nearby town. Daily wear garments of children were purchased from near by town by LL (58.00%), SF (52.00%), MF (62.00%) and BF (62.00%). More than 75.00 per cent of the samples from all the landholdings purchased their party wear garments from the shops in nearby town.

The neighboring town was the place of purchase for regular clothes for men (67.50%), women (75.00%), children (52.00%) and for occasional clothes (72.50%).

Frequency and mode of purchase of garments by the selected households of different landholdings is presented in Table 4. More percentage of women in all the categories purchased their clothes once in six months (34.00, 38.00, 30.00 and 32.00 per cent of LL, SF, MF and BF respectively), and 48.00, 38.00, 22.00 and 18.00 per cent of LL, SF, MF and BF respectively purchased their clothes once in a year. The same trend was noticed even among men for purchase of daily wear clothes. Maximum number of households from LL (34.00%), SF (28.00%), MF (30.00%) and big (36.00%) farmers purchased their clothes once in six months. Except BF (12.00%), remaining all the landholdings (40.00, 34.00 and 20.00 per cent of LL, SF and MF) purchased their clothes once in a year while a good number of SF (24.00%), MF (24.00%) and BF (42.00%) farmers also purchased their garments twice in a year. However, frequency of purchase of clothes of children was different. The children's clothes were purchased once in six months by LL (38.00%), SF(38.00%), MF (26.00%) and BF (28.00%) farmers. This was followed by once in a year (30.00, 26.00, 18.00 and 22.00 per cent of LL, SF, MF and BF respectively) and once in three months (18.00, 20.00, 40.00 and 16.00 per cent of LL, SF, MF and BF respectively). Regarding purchase of clothes for occasions, majority (more than 40.00%) from all the groups purchased during the big festivals, such as Deewali, Ganesh Chaturthi, Ugadi, Dasara festival etc.

Maximum number of households purchased the clothes (for women (33.50%), men (32.00%) and their children clothes (32.50%)) once in six months. This was due to the fact that the clothing will have to be replenished periodically. Garments of occasional wear (53.00%) were purchased during festivals by families of all the landholdings. Tradition of wearing new clothes to celebrate the festivals is seen all over India and the rural areas are no exception. So in order to celebrate the festivals, they purchased the new clothes during the festive occasions.

More than 90.00 per cent of households from LL, SF, MF and BF adopted cash payment system for purchase of clothes for women, men and children for both regular and occasional use. Thus, irrespective of landholding sizes, maximum number of respondents adopted the cash payment system for the purchase of clothes for women (94.00%), men (95.00%), children (96.00%) and clothes for occasions (94.50%). Credit system was reported by few families among the selected households.

Figure 1, 2, 3, 4 and Table 5 reveals the percentage of possession of consumer durables and mode of purchase among farm families of different landholdings respectively. Totally, LL (Fig. 1) possessed less number (9) of consumer durables. Among that, more number of LL families owned radio (84.00%).

According to Figure (2), small farmers possessed 16 consumer durables. Higher percentage of them owned radio (80.00%), television (74.00%), bicycle (62.00%) and tape recorder (56.00%).

Maximum number of families owned television (94.00%), radio (80.00%), bicycle (74.00%), fan (66.00%) and iron box (66.00%). So, there were 17 consumer durables that were possessed by them. (Figure 3)

Big farmers owned (Fig. 4) more number of consumer durables (18) such as television (94.00%) and more than 80.00

Table 3: Place of purchase of clothing by farm families of different landholdings

Place		Clothir	Clothing for women		Clothing for men Clothing for children		Cloth	Clothing for men	men			Clothing for children	g for ch	ildren)		Clothir	Clothing for occasions	casions	
of purchase	TT	SF	MF		Total	TT	SF	MF		Total	TT	SF	MF	BF	Total	TT	SF	MF	BF	Total
Shop in near by town	46 (92.00)	46 (92.00)	48 (96.00)	48 (96.00)	188 (94.00)	47 (94.00)	43 (86.00)	48 (96.00)	48 (96.00)	186 (96.00)	186 29 (96.00) (58.00)	26 (52.00)	31 (62.00)	31 (62.00)	117 (58.50)	46464848188474348481862926313111744384346(92.00)(96.00)(96.00)(96.00)(96.00)(96.00)(96.00)(96.00)(58.00)(58.00)(62.00)(62.00)(62.00)(68.00)(68.00)(86.00)(86.00)(92.00)	38 (76.00)	43 (86.00)	46 (92.00)	171 (85.50)
Village shop	1	(4.00)	ı	1	2 (1.00)	,	3 (6.00)	,	ı	(1.50)	1	(4.00)	1	ı	(1.00)	1	(2.00)	ı	ı	(0.50)
Ready made $\begin{pmatrix} 1 & 1 \\ 2.00 \end{pmatrix}$ (2.00)	(2.00)	(2.00)	1	(2.00)	$ \begin{array}{c cccc} 1 & 3 & 1 & 3 \\ (2.00) & (1.50) & (2.00) & (6.00) \end{array} $	(2.00)	3 (6.00)	1	(2.00)	5 (2.50)	15 (30.00)	21 (42.00)	18 (36.00)	(38.00)	73 (36.50)	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	10 (20.00)	(12.00)	3 (6.00)	24 (12.00)
Wholesale shop	(2.00)		2 (4.00)	(2.00)	5 (2.50)	(4.00)	(2.00)	(4.00)	(2.00)	(3.00)	(2.00)		(2.00)		(1.00)	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	(2.00)	(2.00)	(2.00)	(2.00)
Street vendors	2 (22.00)		1		(1.00)	1	1	,	1		(10.00)	$\begin{bmatrix} 5 \\ 10.00 \end{bmatrix} \begin{bmatrix} 1 \\ (2.00) \end{bmatrix}$			(3.00)	1				1

Note: Figures in parentheses indicate percentage.

Frequency		Clothi	Clothing for women	women	, hair	icincy a	Clot	Clothing for men	. men	vomen Clothing for men Clothing for children	ing my in	Clothin	Clothing for children	nildren	Lianum	eg min	Clothi	Clothing for occasions	casions	
and mode of purchase	ТТ	\mathbf{SF}	MF	BF	Total	TT	SF	MF	BF	Total	TT	SF	MF	BF	Total	TT	SF	MF	BF	Total
Frequency of purchase																				
Once in three months	6 (12.00)	9 16 (18.00) (32.00)		6 37 (12.00) (18.50)	37 (18.50)	(12.00)	7 (14.00)	13 (26.00)	(10.00)	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	9 (18.00)	10 (20.00)	20 (40.00)	8 (16.00)	47 (23.50)	(10.00)	(8.00)	10 (20.00)	0) (4.00)	21 (10.50)
Once in six months	(34.00)	19 (38.00)	(30.00)	16 .67 (32.00)	.67	(34.00)	14 (28.00)	15 (30.00)	18 (36.00)		(38.00)	19 (38.00)	13 (26.00)	14 (28.00)	65 (32.50)	(10.00)	(2.00)	(10.00)	(6.00)	(7.00)
Once in a year	24 (48.00)	24 19 11 (48.00) (38.00) (22.00)	11 (22.00)	9 (31.50)	(31.50)	20 (40.00)	17 (34.00)	10 (20.00)	(12.00)	53 (26.50)	(30.00)	13 (26.00)	(18.00)	11 (22.00)	48 (24.00)	(12.00)	(22.00)	20 17 10 6 53 15 13 9 11 48 6 11 9 8 (40.00) (34.00) (12.00) (26.50) (30.00) (26.00) (18.00) (18.00) (18.00) (18.00) (18.00) (16.00)	(16.00)	34 (17.00)
Twice in a year	(4.00)	(6.00)	(16.00)	8 (16.00) (38.00) (16.00)		(12.00)	(24.00)	(24.00)	21 (42.00)	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	(12.00)	(14.00)	(14.00)	16 (32.00)	36 (18.00)	(10.00)	(6.00)	$\begin{pmatrix} 5 & 12 \\ (10.00) & (24.00) \end{pmatrix}$		25 (12.50)
During festivals	(2.00)		1	1	(0.50)	(2.00)				$\begin{pmatrix} 1 & 1 \\ (0.50) & (2.00) \end{pmatrix}$		(2.00)	$\begin{pmatrix} 1 & 1 \\ (2.00) & (2.00) \end{pmatrix}$	(2.00)	4 (2.00)	29 (58.00)	31 (62.00)	21 (42.00)	25 (50.00)	106 (53.00)
Mode of purchase																				
Cash	46 (92.00)	47 46 (94.00) (92.00)		$\begin{array}{c c} 49 & 188 \\ (98.00) & (94.00) \end{array}$	188 (94.00)	(94.00)	47 (94.00)	47 (94.00)	49 (98.00)	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	(90.00)	49 (98.00)	48 (96.00)	50 (100:00)	192 (96.00)	45 (90.00)	192 45 47 47 (96.00) (90.00) (94.00) (94.00)	47 (94.00)	50 (100:00)	189 (94.50)
Credit	(8.00)	(8.00) (6.00) (8.00) (2.00)	(8.00)	(2.00)	(6.00)	(6.00)	(6.00)	3 (6.00)	(2.00)	$ \begin{vmatrix} 12 \\ (6.00) \end{vmatrix} \begin{pmatrix} 3 \\ (6.00) \end{vmatrix} \begin{pmatrix} 3 \\ (6.00) \end{vmatrix} \begin{pmatrix} 6.00 \\ (6.00) \end{vmatrix} \begin{pmatrix} 2.00 \\ (2.00) \end{vmatrix} \begin{pmatrix} 5.00 \\ (10.00) \end{vmatrix} \begin{pmatrix} 2.00 \\ (4.00) \end{pmatrix} $	(10.00)	(2.00)	(4.00)		(4.00)	(10.00)	$ \begin{array}{c cc} & 5 & 3 \\ & (4.00) & (10.00) & (6.00) \\ \end{array} $	(6.00)	,	(5.50)
		•																		

Note: Figures in parentheses indicate percentage.

Table 5: Mode of purchase of consumer durables by farm families of different landholdings

Consumer	Lan	Landless Small farmers Medium farmers Big fa	Small farmers	armers	Medium	Medium farmers	Big fa	Big farmers
durables	Cash	Credit/ Installment	Cash	Credit/ Installment	Cash	Credit/ Installment	Cash	Credit/ Installment
Radio	42(84.00)	1	40(80.00)	,	40(80.00)	,	44(88.00)	1
Television	23(46.00)	1(2.00)	37(74.00)	ı	46(92.00)	1(2.00)	45(90.00)	2(4.00)
Tape recorder	22(44.00)	ı	28(56.00)		19(38.00)		41(82.00)	ı
Pressure cooker	1	-	4(8.00)	-	1(2.00)	-	13(26.00)	-
Mixer/Grinder		1	8(16.00)		12(24.00)		25(50.00)	1(2.00)
Electric stove			4(8.00)	-	7(14.00)		4(8.00)	-
Fan	9(18.00)	1	21(42.00)	ı	32(64.00)	1(2.00)	42(84.00)	
Gas stove		ı	3(6.00)	ı	4(8.00)		23(46.00)	
Refrigerator		1	1		1(2.00)		4(8.00)	-
Iron box	18(36.00)	-	21(42.00)	-	33(66.00)		36(72.00)	
Washing machine	1	1	1	-	1		1	-
Heater/Geyser	-	-	1	-	1	-	1(2.00)	-
DVD system	3(6.00)	ı	4(8.00)	1(2.00)	6(12.00)		23(46.00)	•
Sewing machine	22(44.00)	-	7(14.00)	-	8(16.00)	-	13(26.00)	-
Bicycle	-	-	31(62.00)	-	36(72.00)	1(2.00)	40(80.00)	-
Tractor	-	-	1(2.00)	3(6.00)	3(6.00)	15(30.00)	7(14.00)	21(42.00)
Motorbikes	2(4.00)	-	2(4.00)	2(4.00)	4(8.00)	8(16.00)	12(24.00)	10(20.00)
Telephone	3(6.00)	-	10(20.00)	-	18(36.00)	-	28(56.00)	-
Mobile	-	-	12(24.00)	1	15(30.00)	-	35(70.00)	1

Note: Figures in parentheses indicate percentage.

Table 6: Source of information for purchasing of consumable goods and consumer durables for farm families of different landholdings

					Consumable goods	le goods							-		
Source			Food					Clothing				Con	Consumer durables	rables	
	TT	SF	MF	BF	Total	TT	SF	MF	BF	Total	$\Gamma\Gamma$	SF	MF	BF	Total
Television	19(38.00)	28(56.00)	32(64.00)	32(64.00)	111(55.50)	6(12.00)	12(24.00)	$19(38.00) \left 28(56.00) \right 32(64.00) \left 32(64.00) \right 32(64.00) \left 111(55.50) \right 6(12.00) \left 12(24.00) \right 26(52.00) \left 17(34.00) \right 61(30.50) \left 8(16.00) \right 8(16.00) \left 26(52.00) \right 31(62.00) \left 27(54.00) \right 92(46.00)$	17(34.00)	61(30.50)	8(16.00)	26(52.00)	31(62.00)	27(54.00)	92(46.00)
Radio	16(32.00)	16(32.00) 11(22.00) 9(18.00) 21(42.00)	9(18.00)		57(28.50)	2(4.00)	6(12.00)	57(28.50) 2(4.00) 6(12.00) 6(12.00) 9(18.00) 23(11.50) 11(22.00) 11(22.00) 8(16.00) 8(16.00) 38(19.00)	9(18.00)	23(11.50)	11(22.00)	11(22.00)	8(16.00)	8(16.00)	38(19.00)
Newspaper	4(8.00)	4(8.00) 12(24.00) 4(8.00) 11(22.00	4(8.00)		31(15.50)	10(20.00)	12(24.00)	31(15.50) 10(20.00) 12(24.00) 9(18.00) 14(28.00) 45(22.50)	14(28.00)	45(22.50)	2(4.00)	2(4.00) 11(22.00)		2(4.00) 10(20.00) 25(12.50)	25(12.50)
Magazines	2(4.00)	4(8.00)	2(4.00)	6(12.00)	14(7.00)	1(2.00)	4(8.00)	1(2.00)	3(6.00)	9(4.50)	2(4.00)			10(20.00)	12(6.00)
Pamphlets/	1(2.00)	,	1(2.00)	1(2.00)	3(1.50)	4(8.00)	3(6.00)	5(10.00)	8(16.00)	8(16.00) 20(10.00)	1(2.00)	1	1	2(4.00)	3(1.50)
handbill	,		,		,	,	,	/	,					,	,
Door to door	100 001			1/2 00)	(00)	5(10.00)	(00 8)/	376 00)	376 00)	3(6.00) 3(6.00) 15(7.50)	100 00)		100 00)	274 00)	(00 00)
advertisement	1(2.00)		'	1(2.00)	(1.00)	(10.00)	1(0.00)	(00.0)	(00:0)	(00:1)01	1(2:00)		1(5.00)	(4.00)	1(5.00)
Shop display	16(32.00)	16(32.00) 16(32.00) 24(48.00) 22(44.00)	24(48.00)		78(39.00)	15(30.00)	18(36.00)	78(39.00) 15(30.00) 18(36.00) 24(48.00) 19(38.00) 76(38.00)	19(38.00)		13(26.00)	8(16.00)	25(50.00)	15(30.00)	61(30.50)
Neighbours	31(62.00)	31(62.00) 38(76.00) 41(82.00) 35(70.00)	(11/82 00)		175(72) 50)	17(34 00)	20740 00)	(0) 85/211 (0) 09/05 (0) 17/25 (0) 05/35 (0) 25/36 (0) 36/38 (0) 36/38 (0) 36/38 (0) 36/38 (0)	10/38 00)	03746 50)	25(50.00)	(00 05)56	27774 000	300009	117(58 50)
and friends		00.01)06	41(02.00)		(00.27)0+1	(00.45)/1	20(40.00)	5/(/4.00)	(00.00)(1	75(40.50)	(20.00)	(00.00)67	01(14.00)	(00.00)00	(00.00)/11
Labels	6(12.00)	$6(12.00) \mid 7(14.00) \mid 1(22.00) \mid 10(20.00)$	1(22.00)		34(17.00)										
Posters /		000 100	374 000 375 000	478 00)	00/1/20)	10000000	14728 00)	004 50) 10620 00) 14628 00) 11632 60) 48634 00)	13/26 00)	(00 76787	376 00)		00 176	376 00)	(00 178
Banners	'	2(4.00)	(00.0)		7(4.30)	10(20.00)	14(20.00)	11(22.00)	12(20.00)	40(24.00)			7(4.00)	2(0.00)	0(4.00)
Announcement			274 00)	376 00)	5(2 50)	3(6.00)	102 00)	478 00)	4(8,00)	12(6,00)	376 00)	1	5(10,00)	5(10.00)	13(6 50)
in speaker		J	(, , , , ,	2(0.00)	(2007)	(22.0)	1(2.00)	(00.0)+		12(0.00)	(00:0)	ı	(00.01)	(00.01)	

Note: Figures in parentheses indicate percentage.

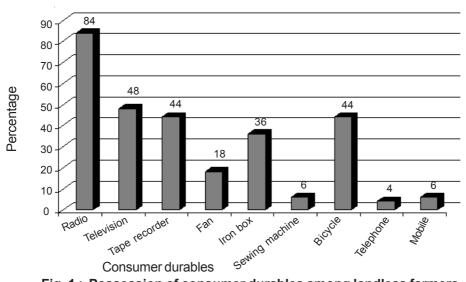


Fig. 1: Possession of consumer durables among landless farmers

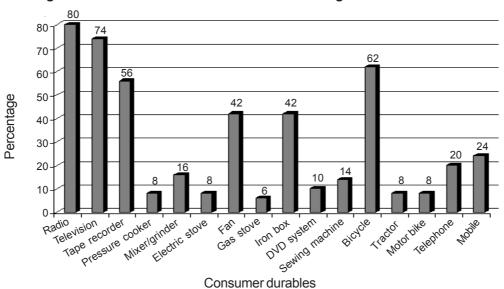


Fig. 2: Possession of consumer durables among small farmers

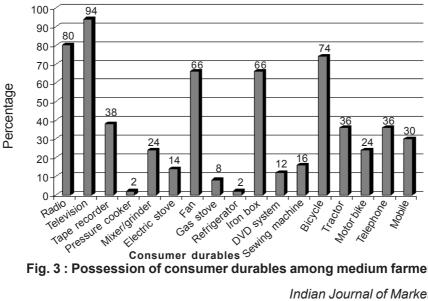


Fig. 3: Possession of consumer durables among medium farmers

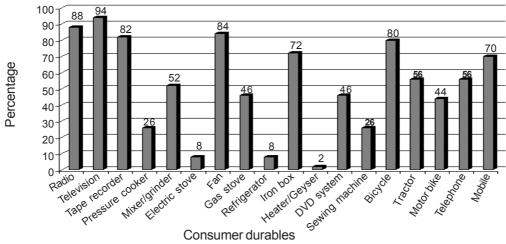


Fig. 4: Possession of consumer durables among big farmers

per cent of them owned radio, tape recorder, fan and bicycle. Iron box and mobile were owned by 72.00 and 70.00 per cent of the families.

Table 5 reveals that maximum number of households from all the landholdings adopted cash payment system in purchasing of consumer durables. Credit and installment system adopted by MF and BF in purchasing of tractor (30.00 and 42.00% respectively) and motorbike (16.00 and 20.00% respectively) may be due to availability of installment system and to make the balance between income and expenditure.

Table 6 shows the sources of information for purchasing of consumable goods and consumer durables by farm families of different landholdings. Neighbours and friends were the major source of information for purchasing of food, clothing and consumer durables. The recorded percentage for all the families of different landholdings varied from 62.00-70.00 for food, 34.00-74.00 for clothing and 50.00-74.00 for consumer durables. Similarly, television was considered as second important source of information among the sample households for purchasing of food and consumer durables. Except LL, more than 50.00 per cent of SF, MF and BF were seeking information from television. This was followed by shop display, which was considered by more than 30.00 per cent of the families from all the landholdings in purchasing of food and clothing but in case of consumer durables, only MF and BF considered the shop display.

Thus, irrespective of categories, neighbours and friends were the common sources of information for the selected sample for purchasing of food (72.50%), clothing (46.50%) and consumer durables (58.50%). Similarly, television was considered to be another important source of information for purchasing of food (55.50%) and consumer durables (46.00%) may be because of audio-visual effect of the television on the people. In case of consumer durables, families of MF (50.00%) and BF (30.00%) considered the shop display as a source of information may be because the respondents can see them visually and it also attractive and more appealing.

CONCLUSION

Maximum number of households of all the categories purchased the groceries, perishables, ready mixes and bakery and confectionaries on a weekly basis from the nearby town. Daily wear of women, men and children regular wear purchased once in six months whereas occasional wear were purchased during the festivals from the shops located in the nearby town. More number of families from MF and BF owned greater number of consumer durables and they adopted credit and installment system in purchasing of tractors and motorcycles. Majority of the respondents from all the landholdings adopted cash payment system in purchasing of food, clothing and consumer durables. Neighbours and friends were the common source of information for purchasing of food, clothing and consumer durables from the families of different landholdings.

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